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Just like Wal-Mart drove small businesses out of business with their use of tactics used by monopolies, I expect them to drive small banks out of business. The economy is in stress right now . How much more can it take? What would happen if Wal-mart Bank took over and drove most other banks out of business. Then, they refused loans to small businesses trying to compete with the retail division? Who could stop them from doing this? That is the way they do business now and no government branch stops them.

I urge you to attend these hearings and watch them closely to protect our economy from this predatory company. I trust them to continue business is usual. No bank should have this predatory agenda.

Wal-mart has a history of skirting laws. They have been cited for a multitude of crimes and paid fines to end prosecution. Is this the sign of virtue you are looking for or is it the smoking gun?

James P. Brady